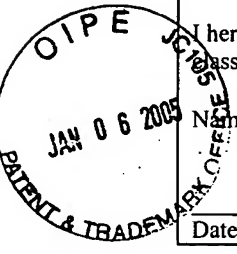


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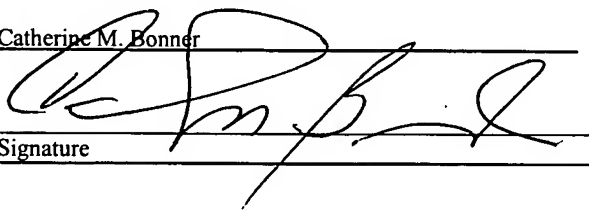
Certificate of Mailing 37 C.F.R. §1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name of Person Signing Certificate: _____

Catherine M. Bonner

Date: 1/4/05

Signature: 

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: Frank T. Aquilino

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Conf. No.: 4830

Group Art Unit: 3629

Appln. No.: 10/690,461

Examiner: Dennis w. Ruhl

Filing Date: October 21, 2003

Attorney Docket No.: 600362-1U1

Title: WAGER MANAGEMENT SERVICE THAT ALLOWS INDIVIDUALS TO MAKE ELECTRONIC WAGERS DIRECTLY WITH OTHER INDIVIDUALS

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97(b)

Enclosed are copies of each of the documents listed on the attached Information Disclosure Citation Form PTO/SB/08A, which may be material to the patentability of this application and/or for which there may be a duty to disclose in accordance with 37 C.F.R. §1.56.

The filing of this Information Disclosure Statement shall not be construed as an admission that any of the listed documents constitutes prior art, nor as an admission against interest in any manner.

In accordance with the official waiver posted July 11, 2003, wherein the U.S. Patent and Trademark Office officially waives the requirement under 37 C.F.R. § 1.98(a)(2)(i) for submitting copies of each cited U.S. Patent and U.S. Patent Application Publication with respect to applications filed after June 30, 2003, we have not included copies of such cited U.S. Patent and U.S. Patent Application Publications. However, we will provide copies upon request.

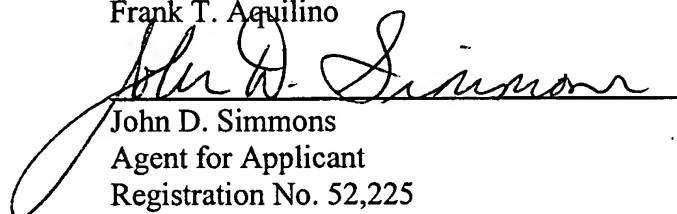
No fee is believed to be due in connection with the filing of this Information Disclosure Statement since it is being filed before the mailing date of the first Office Action on the merits. However, the Commissioner is hereby authorized to charge any deficiencies or credit any overpayments to Deposit Account No. 50-1017.

It is respectfully requested that this Information Disclosure Statement and the documents listed on the attached Form PTO/SB/08A and/or B be considered and acknowledged by the Examiner in connection with the above-identified patent application, be made of record therein, and that the listed documents be cited in the issued patent.

Respectfully submitted,

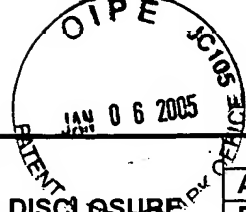
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January 4, 2005
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Form PTO/SB/08A		Complete if Known			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/690,461		
		Filing Date	October 21, 2003		
		First Named Inventor	Frank T. Aquilino		
		Group Art Unit	3629		
		Examiner Name	Dennis w. Ruhl		
Sheet	1	of	1	Attorney Docket Number	600362-1U1

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Exr Initials	U.S. Patent Document		Name of First Inventor of Cited Document	Date of Publication of Cited Document MM-YYYY
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Exr Initials	Foreign Patent Document			Name of Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY	T ₁
	Country Code	Number	Kind Code (if known)			

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
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Examiner Signature		Date Considered	
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